

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**6851 N.E. Loop 820, Suite 300**  
**North Richland Hills, TX 76180-6608**  
**(817) 770-8500**  
**Fax (817) 770-8511**

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE NORTHERN DISTRICT OF TEXAS**  
**FORT WORTH DIVISION**

**IN RE:**

**KAMIL THOMAS ZIOLKOWSKI**  
**TRACEY LEIGH ZIOLKOWSKI**

**Debtors,**

**Case No: 19-42695-ELM**

**Pre-Hearing Conference:**  
**Time & Date: 10:00 AM**  
**Friday, September 13, 2019**

**TRUSTEE'S OBJECTION TO CONFIRMATION**

**TO THE HONORABLE EDWARD L MORRIS, U.S. BANKRUPTCY JUDGE:**

Now comes Tim Truman, the Standing Chapter 13 Trustee, and files this his "Trustee's Objection to Confirmation" of the Plan heretofore filed herein by Debtors, and for the same would respectfully show the Court as follows:

Based on information provided by the Debtors, the Trustee is unable to determine if the Plan meets the requirements of 11 U.S.C. Section 1322 and 11 U.S.C. Section 1325. In this regard the Trustee would show the following:

It is difficult to tell if income is understated or overstated. Debtor states he is salaried however has not been paying himself if there are no profits. But there is also no business income listed at all on schedule I.

The Debtors have been scheduled for a business interview with the Trustee's Business Case Analyst on 9/4/2019. Until the financial affairs of the Debtors are more completely examined, the Trustee currently is unable to recommend confirmation of the plan.

**WHEREFORE, PREMISES CONSIDERED**, the Trustee prays that said Plan not be confirmed unless and until it has been modified to cure all objections set forth hereinabove, and for general relief.

Respectfully submitted,

By: /s/ Angela D. Allen

Tim Truman, Bar # 20258000  
Standing Chapter 13 Trustee  
Angela Allen, Bar # 007869700  
Staff Attorney

19-42695-ELM KAMIL THOMAS ZIOLKOWSKI & TRACEY LEIGH ZIOLKOWSKI

Trustee's Objection to Confirmation

Page 2

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing "Trustee's Objection to Confirmation" was served on all parties listed below in the manner listed below on or before August 08, 2019.

/s/ Angela D. Allen

\_\_\_\_\_  
Tim Truman, Angela Allen

**BY FIRST CLASS MAIL:**

KAMIL THOMAS ZIOLKOWSKI, TRACEY LEIGH ZIOLKOWSKI, 3600 SARATOGA DOWNS WAY, FORT WORTH, TX 76244-0000

**BY ELECTRONIC SERVICE:**

TED MACHI, 1521 N COOPER ST STE 550, ARLINGTON, TX 76011

SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT, PO BOX 41021, NORFOLK, VA 23541

WILCOX LAW FIRM PLLC, PO BOX 201849, ARLINGTON, TX 76006

LINEBARGER GOGGAN BLAIR & SAMPSON LLP, 2777 N STEMMONS FWY #1000, DALLAS, TX 75207

RIDDLE & WILLIAMS P C, 3811 TURTLE CREEK BLVD STE 500, DALLAS, TX 75219

United States Trustee, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242